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LIMITED AUTHORITY TO ISSUE CERTIFICATES OF INSURANCE

Certificates of insurance may be issued as a matter of information and are based on the policy in force at the time of issuance of the certificate. The issuance of a certificate of insurance does not amend, extend, or alter coverage provided by the policy or change the person(s) or entities to whom coverage is afforded under the policy. If a change in coverage is required, policy change requests must be submitted in writing to us and an endorsement produced by the insurance carrier to effect the coverage.

As the producing agent for coverage placed through Intercorp, you are granted limited authority to issue certificates of insurance for your insureds. This limited authority is based on the following tenets:

- Intercorp will not review, accept, or retain copies of any certificates of insurance prepared by the producing agent.
- Intercorp will not be responsible for any liability resulting from certificates of insurance issued by producing agents.
- Responsibility for the accuracy of the information set forth in any certificate of insurance produced by you is the sole responsibility of the producing agent issuing the certificate of insurance.
- In no event does the producing agent have authority to issue certificates of insurance which include any modification of the policy terms and conditions, additional named insureds, waivers of subrogation or any additional coverages beyond those contained in writing within the policy or binder. With respect to listing any additional insureds under a certificate of insurance, the producing agent may only use names actually listed in the policy or binder. If the policy uses a description to identify the additional insured, the description wording can be used on the certificate of insurance.
- No alterations to the standard ACORD Certificate of Insurance may be made by the producing agent including without limitation alterations to the cancellation provision. ACORD provides instructions and guidelines in the use of their forms.
- When special circumstances arise that require notice of cancellation to certificate holder, the insured (or you, with their permission) may agree to forward copies of legal notices received by the insured, to any third party to meet this requirement. However, since this obligation is not within the policy terms, it may not be shown on the certificate of insurance.
- Copies of all certificates of insurance issued by the producing agent and any endorsement sent with those certificates must be retained by the producing agent for the time period required by state law or regulation in the state in which the certificate of insurance is issued, but in no event less than five (5) years from the date included on the certificate.